Broker Portal User Guide

This document is for users of the new UCare Broker Portal upgrade. It is meant to explain the features that are being implemented in October 2021.

Formatting in this document is as follows:

- *Italic font* – indicates something seen in the system. Things like headers, field names and titles on buttons.
- **Bold font** – indicates an action to be taken such as clicking, selecting, typing and so on.

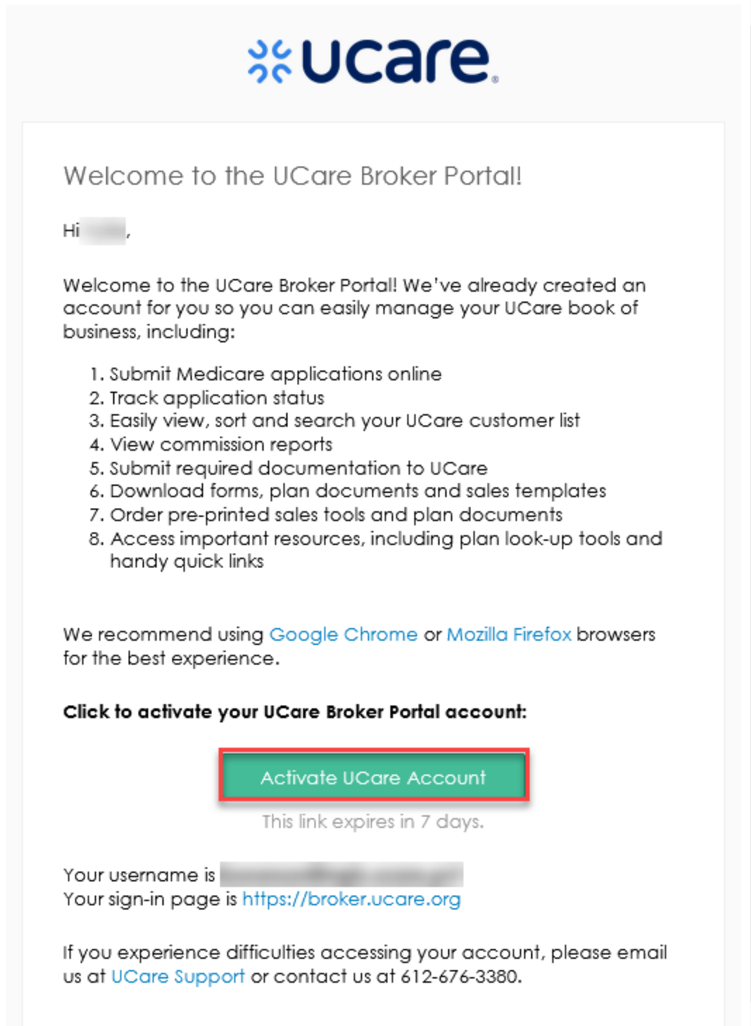
Table of Contents

Register for the Broker Portal

All new UCare Brokers will receive an activation email to complete the Broker Portal registration.

Select **Activate Account** to create your password and set up security questions.

When an Agent sign into the Portal for the first time after registration they will be asked to set up authentication. Follow the Multifactor Authentication instructions to complete the set up.


Welcome to the UCare Broker Portal!

Hi ,

Welcome to the UCare Broker Portal! We've already created an account for you so you can easily manage your UCare book of business, including:

1. Submit Medicare applications online
2. Track application status
3. Easily view, sort and search your UCare customer list
4. View commission reports
5. Submit required documentation to UCare
6. Download forms, plan documents and sales templates
7. Order pre-printed sales tools and plan documents
8. Access important resources, including plan look-up tools and handy quick links

We recommend using Google Chrome or Mozilla Firefox browsers for the best experience.

Click to activate your UCare Broker Portal account:

Activate UCare Account

This link expires in 7 days.

Your username is
Your sign-in page is https://broker.ucare.org

If you experience difficulties accessing your account, please email us at UCare Support or contact us at 612-676-3380.

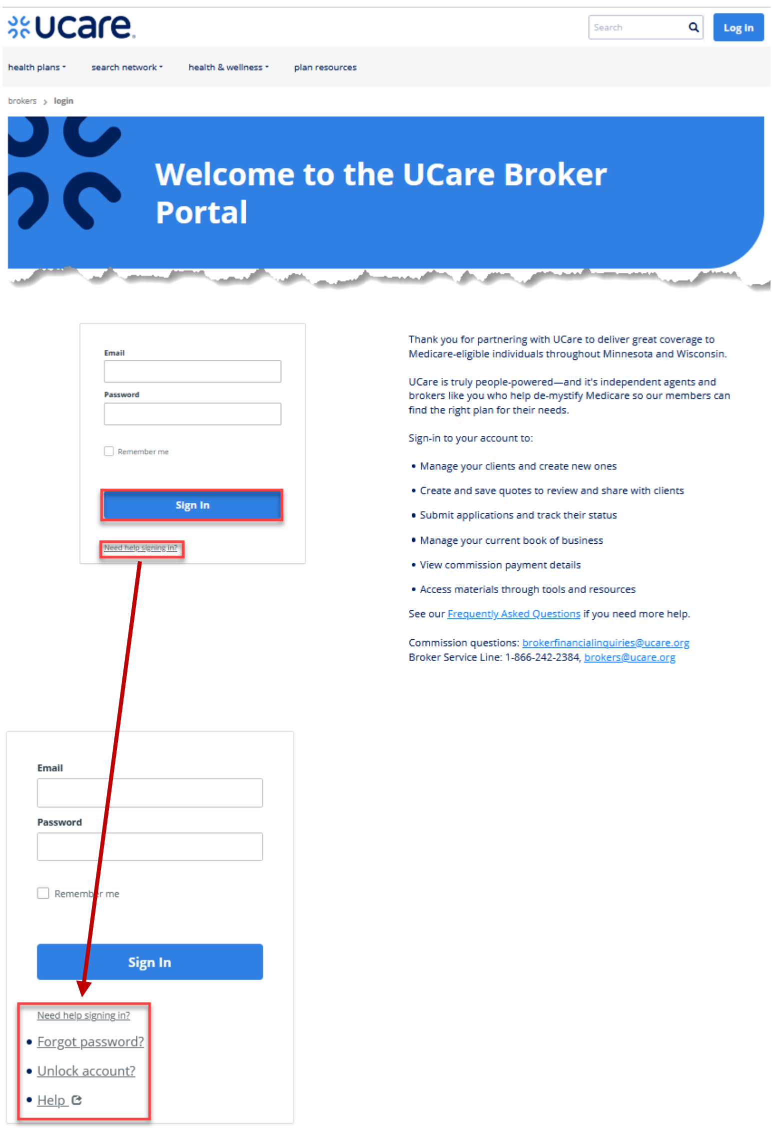
Sign into Broker Portal

Login with your *Email* and *Password*.

Click **SIGN IN**.

Need Help Signing in?

Select **Need help signing in?** to access additional help features for password reset and account unlock.



Navigation Menu

The blue top navigation bar represents the primary tool for accessing in the various pages the Broker will want to utilize in the portal. This navigation feature supports both single and multi-level navigation.

Workbench

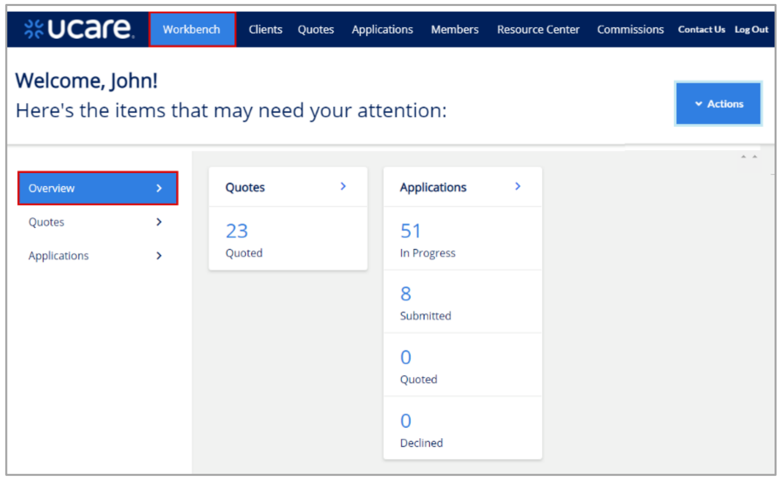
The *Workbench* is a central location for Brokers once they have successfully logged into their respective portal. The following sections describe the *Workbench* feature for each Broker group.

Broker Workbench - Overview

This feature allows a Broker to view a summary of records requiring action across multiple record types relevant to the Broker.

NOTE: The items found on the *Workbench* include *Quotes* and *Applications* that may require the Broker's attention.

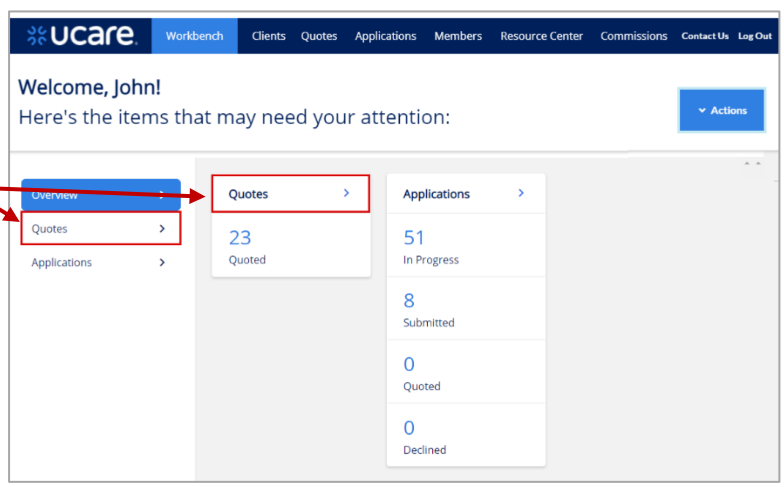
ALSO NOTE: Links to *Quotes* and *Applications* on the blue navigation bar at the top will give access to all quotes and applications not only those that need attention.



Broker Workbench - Quotes

The Broker may access a list of *Quotes* requiring action on their part by clicking **Quotes** in one of three places – the left navigation bar, the main body of the Broker interface, or the navigation bar at the top of the page.

NOTE: The *Quotes* link in the blue navigation bar at the top of the page will give access to ALL Quotes, not only those that require the Broker's current attention.



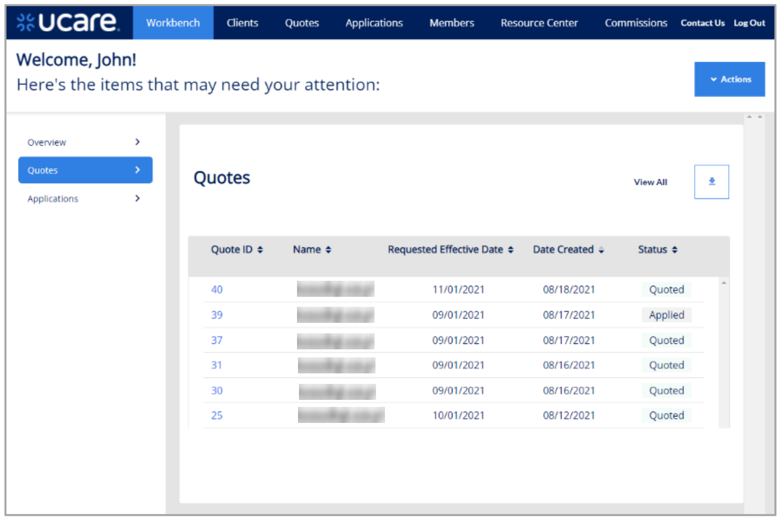
Broker Workbench - Quotes - continued

The following details can be viewed on the *Quotes* list:

- *Quote ID*
- *Name* (of the potential subscriber)
- *Requested Effective Date*
- *Date Created*
- *Status*

A Quote could have one of three statuses:

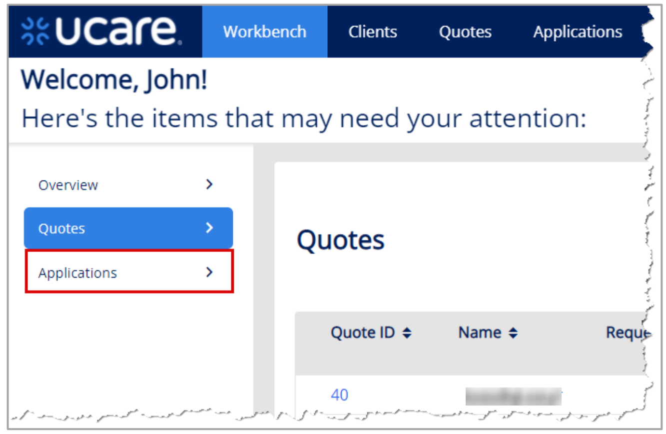
- *Quoted* – the quote has been successfully saved
- *Expired* – the Requested Effective Date has been exceeded
- *Applied* – the Broker has selected plans and initiated an application



Broker Workbench - Applications

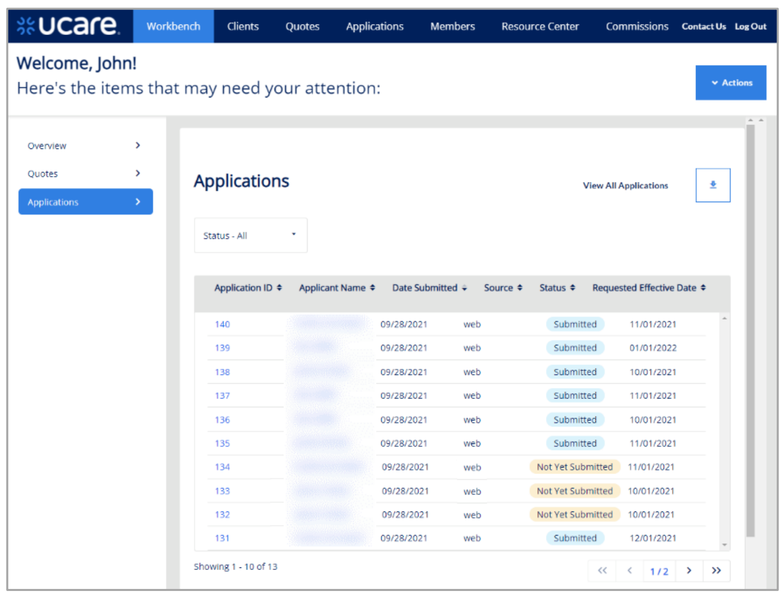
The Broker may access a list of *Applications* requiring action on their part by clicking **Applications** on the left navigation bar.

REMEMBER: Clicking *Applications* on the blue navigation bar at the top gives access to all applications, not only those currently needing your attention.



The following details can be viewed on the *Applications* list:

- *Application ID*
- *Applicant Name*
- *Date Submitted*
- *Source*
- *Status*
- *Requested Effective Date*



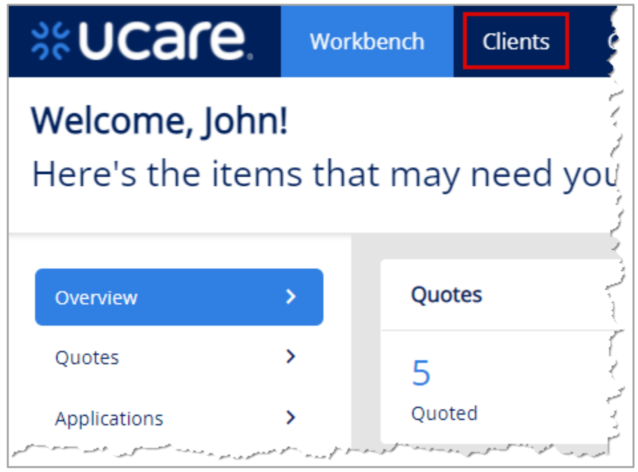
An Application could have one of eleven statuses:

- *Not Yet Submitted* – has been started and saved but not submitted
- *Expired* – started but not submitted before the start date
- *Submitted* – the application has been submitted, but the app out status has not been assigned
- *In Progress* – submitted – application in review at UCare
- *On Hold – Applicant Outreach* – submitted, but more detail is needed from applicant
- *Pending Medicare Approval* – submitted to CMS – pending CMS review for approval
- *Enrolled* – approved by CMS for enrollment
- *Duplicate* – received multiple applications
- *Rejected* – application rejected due to either missing required documents, or rejection by CMS for other reasons.
- *Cancelled* – applicant requested the application be cancelled
- *Denied* – application denied due to non-receipt of requested information per the notification letter sent to the applicant.

Client Management

Client Management allows Brokers to manage their clients.

From the *Workbench/Overview* page the Broker may access their Clients list by clicking the **Clients link** on the navigation header bar.



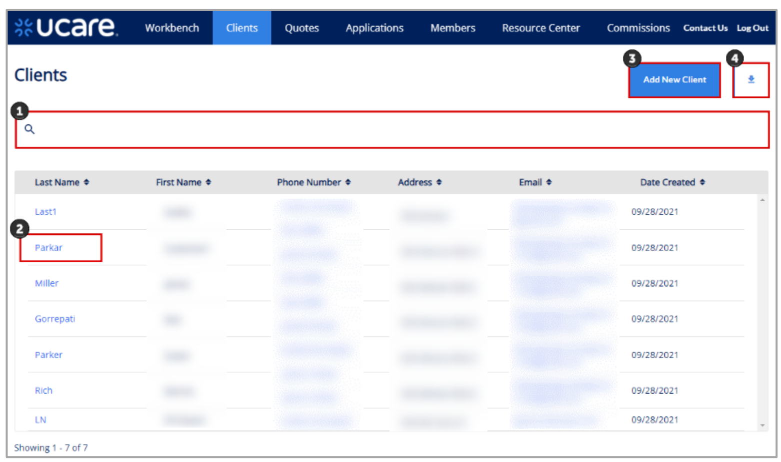
Manage Clients

Brokers are able to manage their associated clients on the *Clients* page by: reviewing their client list, adding new clients, editing existing clients and reviewing client details.

Brokers may:

1. Search for a client by typing all or part of the name
2. Access the client record by clicking the *Last Name* **link**
3. Add a new client by clicking the **Add New Client** button
4. Export the entire client list by clicking the export icon

NOTE: To locate clients who have already been enrolled, go to *Members* on the blue navigation bar at the top.



Create New Client

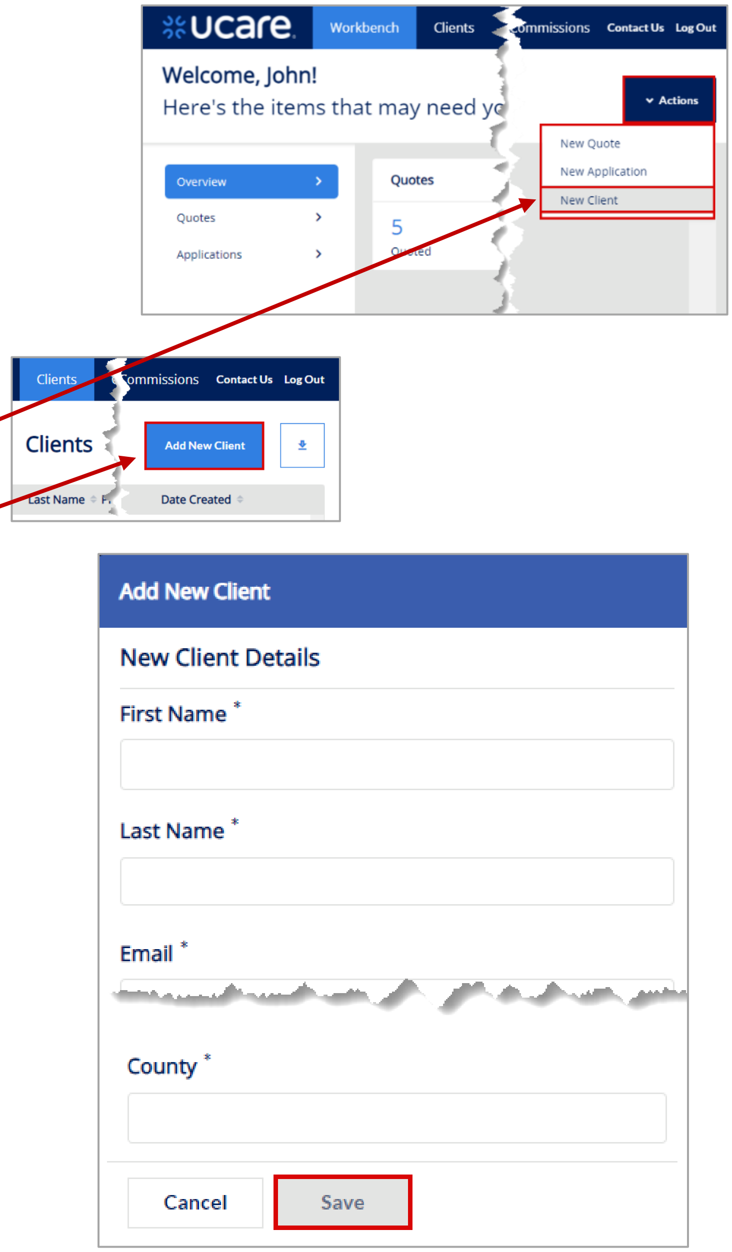
The Broker can create a new client in several different ways and stages of their process. It can be done as a new “stand alone” Client as you are used to doing in the previous Broker portal, or it can be done at the time you are creating a new quote or application.

Here we show creating the new Client from the Workbench by clicking **Actions** and **New Client.** Another alternative is to click **Add New Client** from the *Clients* page.

Complete the required fields for the new client such as:

- *First* and *Last Name*
- *Email*
- *Phone Number*
- *Address* including *City*, *State*, *Zip Code* and *County*

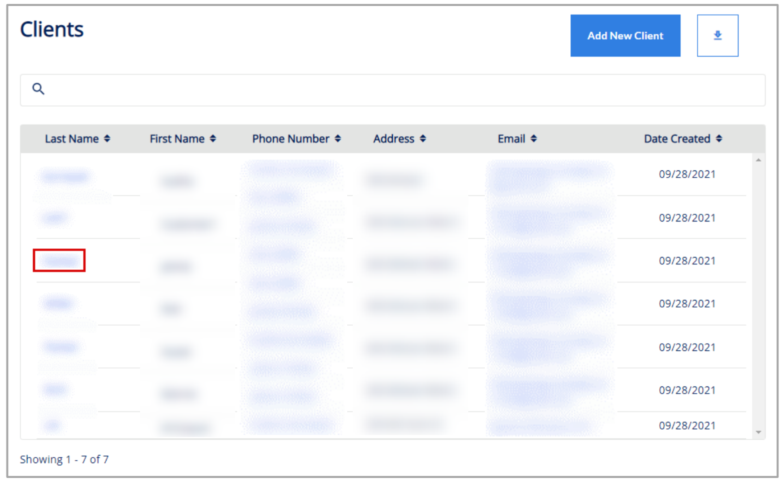
When all data has been entered, click **Save**.



Clients List

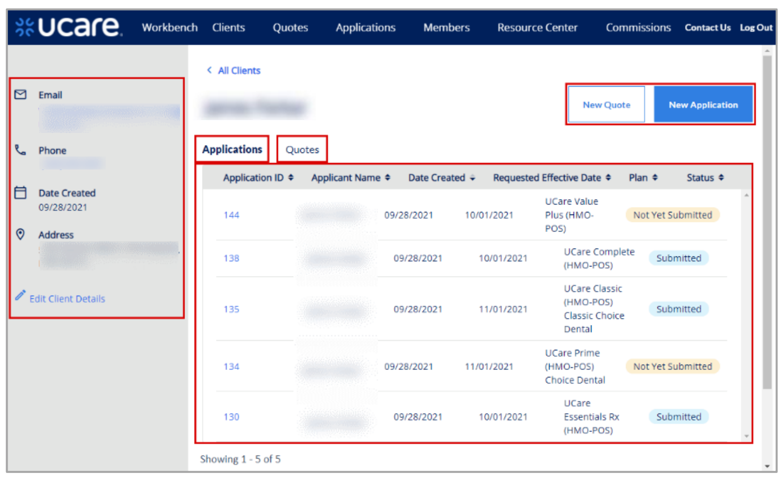
When the *Clients* list displays, the broker can search the list and click the *Last Name* link to open the client record and see any applications and/or quotes for that client.

> **NOTE:** Though the data under *Phone Number* and *Email* columns appear to be links in the same way *Last Name* is a link, the system behaves differently if you click either of these links. Clicking *Phone Number* prompts making a call to that number. Clicking *Email* initiates an email to that mailbox.



Client Details

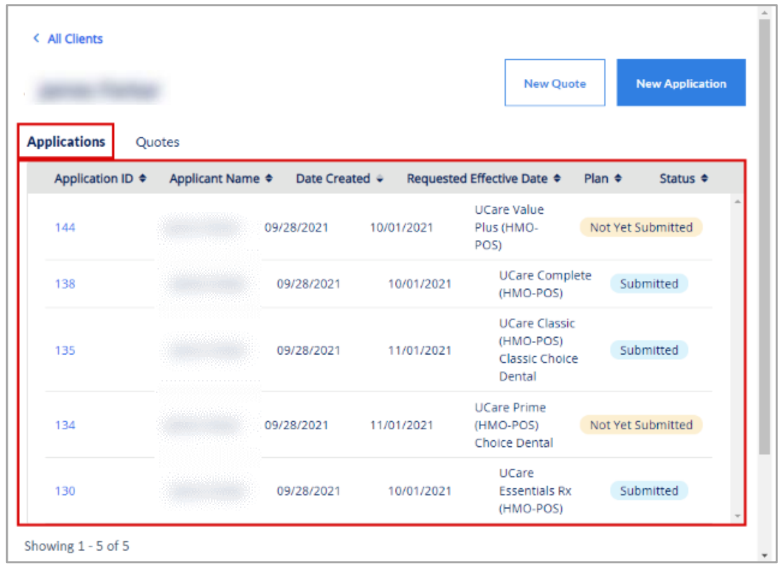
Once the Client record is open, the Broker can view demographic information, as well as any *Applications* or *Quotes* for this client. In addition, a *New Quote* or *New Application* can be initiated from this page.



Clients Details - Application

From the Client record the Broker can view a list of applications related to that client.

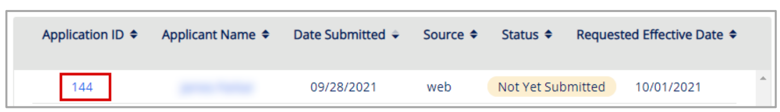
When a Broker initiates a new application from the Client details page, a static text message displays to remind them the application will be associated with the client from whose page the application was launched.



Client Details - Application - continued

To view an application, from the Client record,

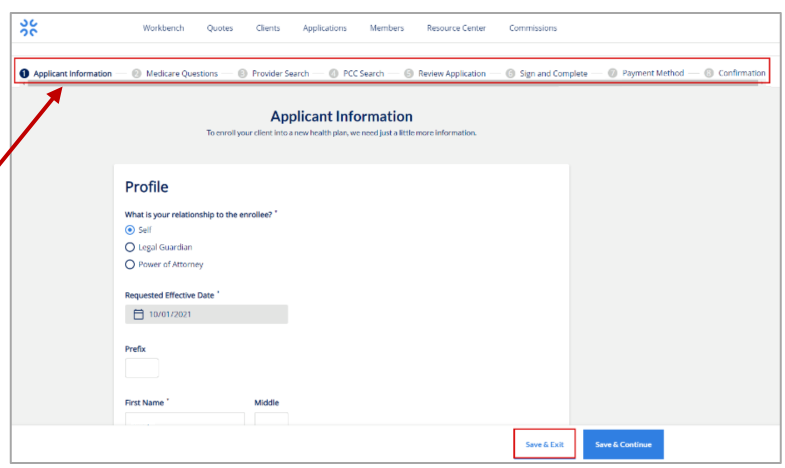
- Click the **Application ID**.



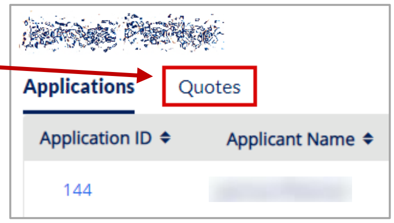
The status of this application is *In Progress*, meaning the Broker is still working to enter all the information for this applicant.

There is a progress bar which shows the step or stage this application is currently at – in this example it's the first step, *Applicant Information*.

When you are done viewing the application, click **Save & Exit** to go back to the Client record.



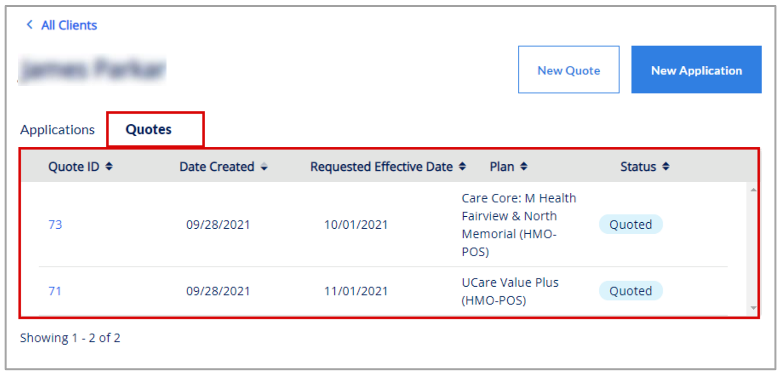
To view quotes for this same applicant/client, click the header link for **Quotes**.

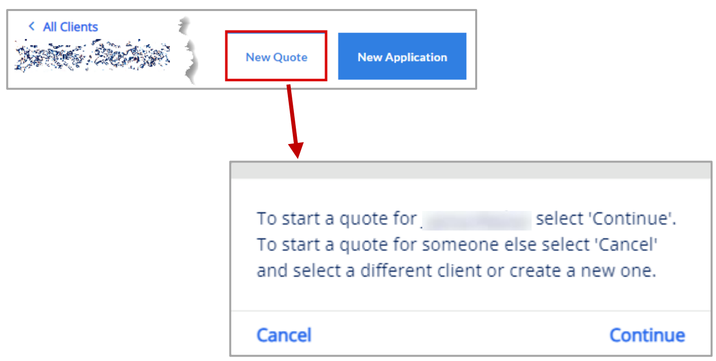


Clients Details - Quotes

From the Client record the Broker can view a list of quotes related to that client.

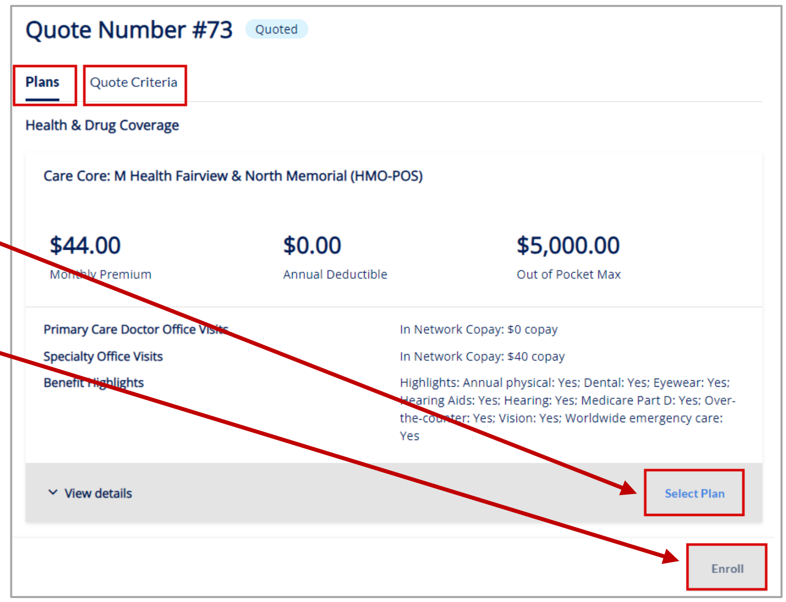
When a Broker initiates a new quote from the Client details page, a static text message displays to remind them the quote will be associated with the client from whose page the quote was launched.





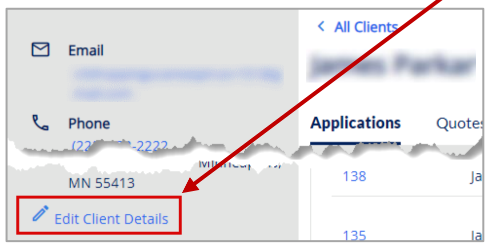
To view a quote for this client, click the **Quote ID**.

The quote shows high-level details of any included *Plans*. The Broker may view *Quote Criteria* as well as, when ready, **Select Plan** and **Enroll** the client from this page.



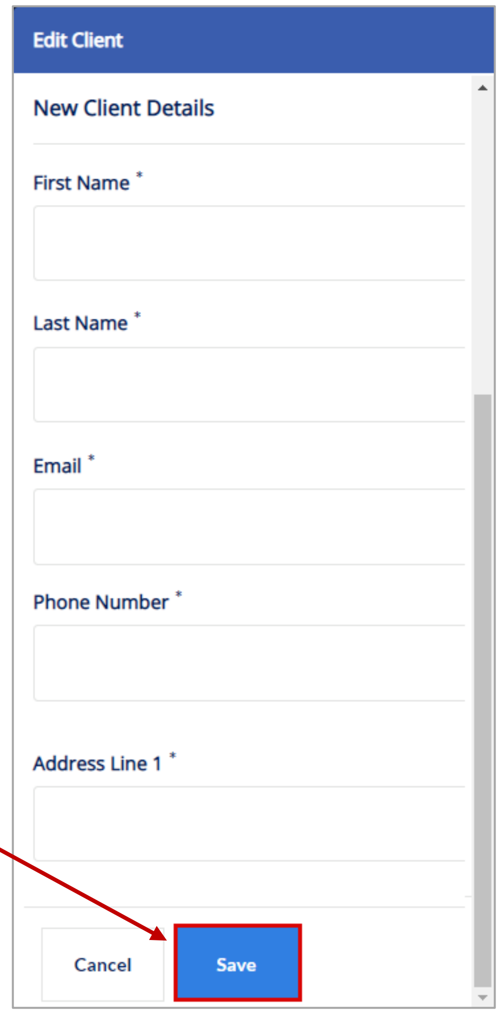
Edit Client

The Broker may make edits to client information by clicking **Edit Client Details**.



In the *Edit Client* window, these are the fields that may be updated:

- *First Name*
- *Last Name*
- *Email*
- *Phone Number*
- *Address (Lines 1 & 2)*
- *City*
- *State*
- *Zip*
- *County*



Once all edits have been made, click **Save**.

Medicare Quoting

Medicare Quoting allows Brokers to obtain a Medicare quote for Medicare Advantage, Medicare Supplement and Medicare Part D plans.

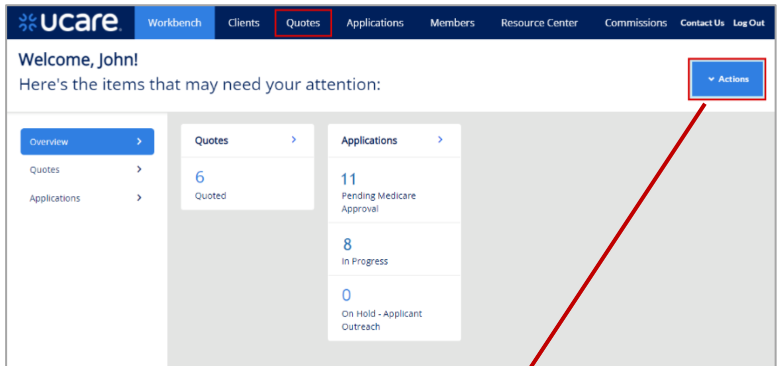
On the Workbench (Home page) of the Broker Portal there are several access points for the new Medicare Quoting functionality.

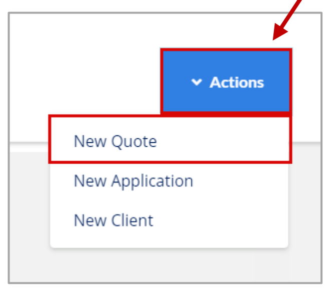
Create Medicare Quoting

Brokers generate a new Medicare quote using the 'Create New Quote' feature.

The feature consists of the following workflow steps:

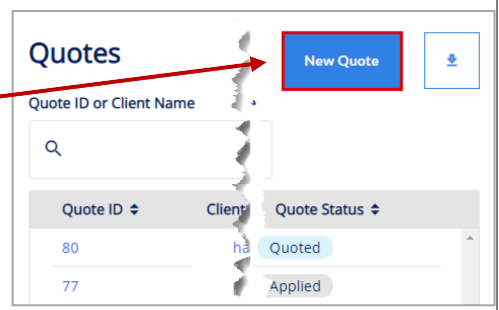
1. Medicare Shopping Home
2. Select Medicare Plans
3. Select Ancillary Plans (separate Dental plans)
4. Review Medicare Quote





From the Workbench, click the **Actions** button and choose New Quote to begin creating a new Medicare quote.

It is also possible to initiate a new quote from the Quotes page. Click the **New Quote** button to begin.



Medicare Shopping Home

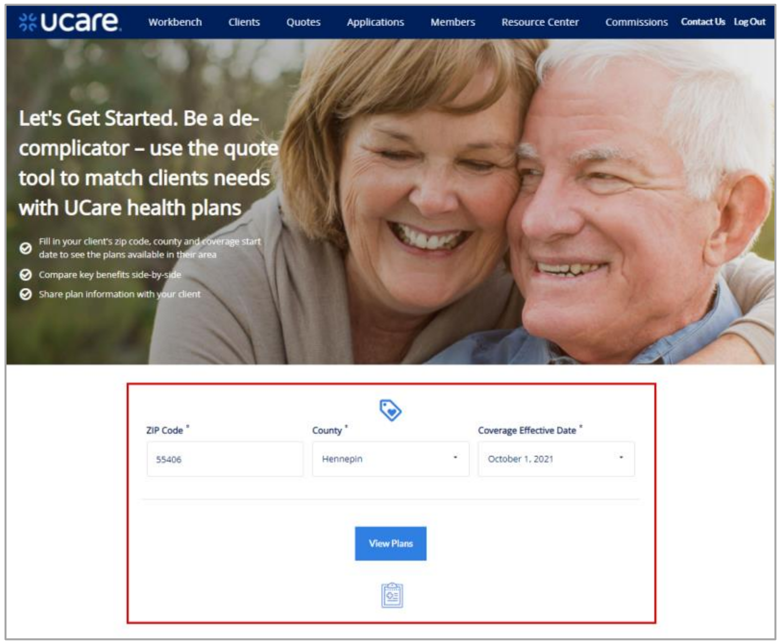
This feature serves as the landing page of the Medicare Shopping Portal as well as the start of Quoting for Brokers.

Depending on a client's configuration, different features are available within this page.

This new quote tool simplifies how the Broker will present plan options to their clients.

To use the tool, the Broker follows these 3 steps:

1. Enter the clients **Zip Code**, **County** and **Coverage Effective Date**
2. Compare key benefits to the clients in a side-by-side format
3. Share plan information with their client

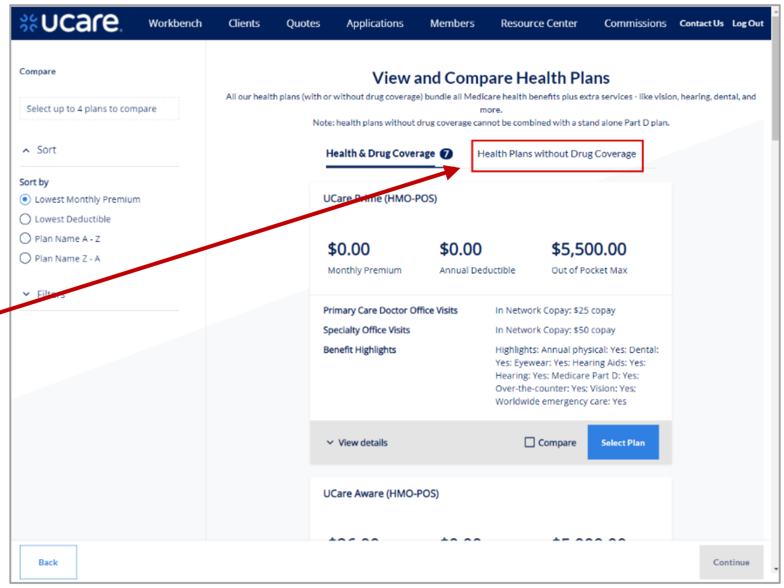


Select Medicare Plans

Select Health Plans without Drug Coverage Tab

When the *View and Compare Health Plans* window first displays, the plans that are visible are those that include drug coverage.

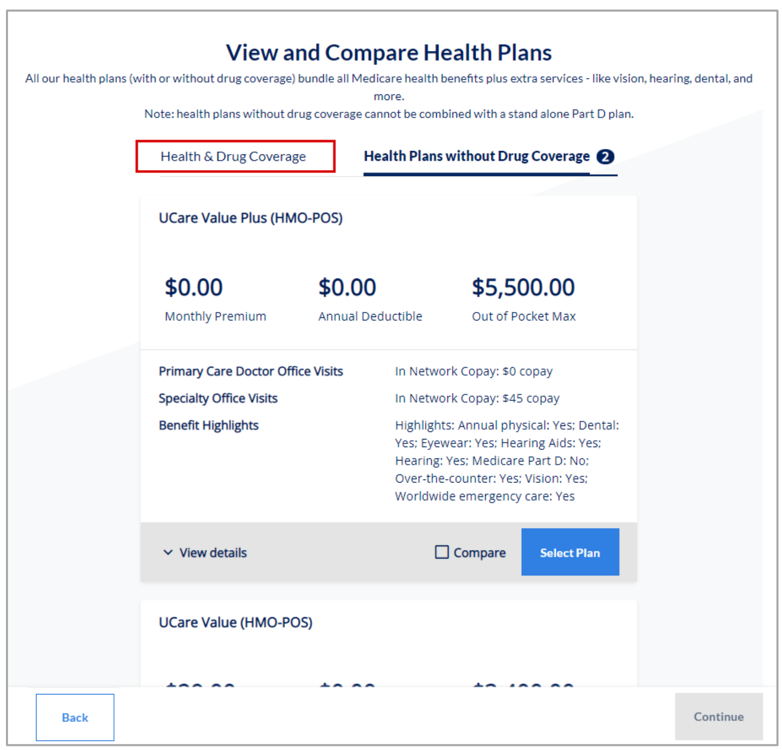
Click the tab labeled **Health Plans without Drug Coverage**.



Select Health & Drug Coverage Tab

Once you have viewed the plan options that do not include drug coverage, you may wish to review plans that do include drug coverage.

Click the tab labeled **Health & Drug Coverage**.



Compare Medicare Plans

This feature allows Brokers to review plans benefits side by side for comparison.

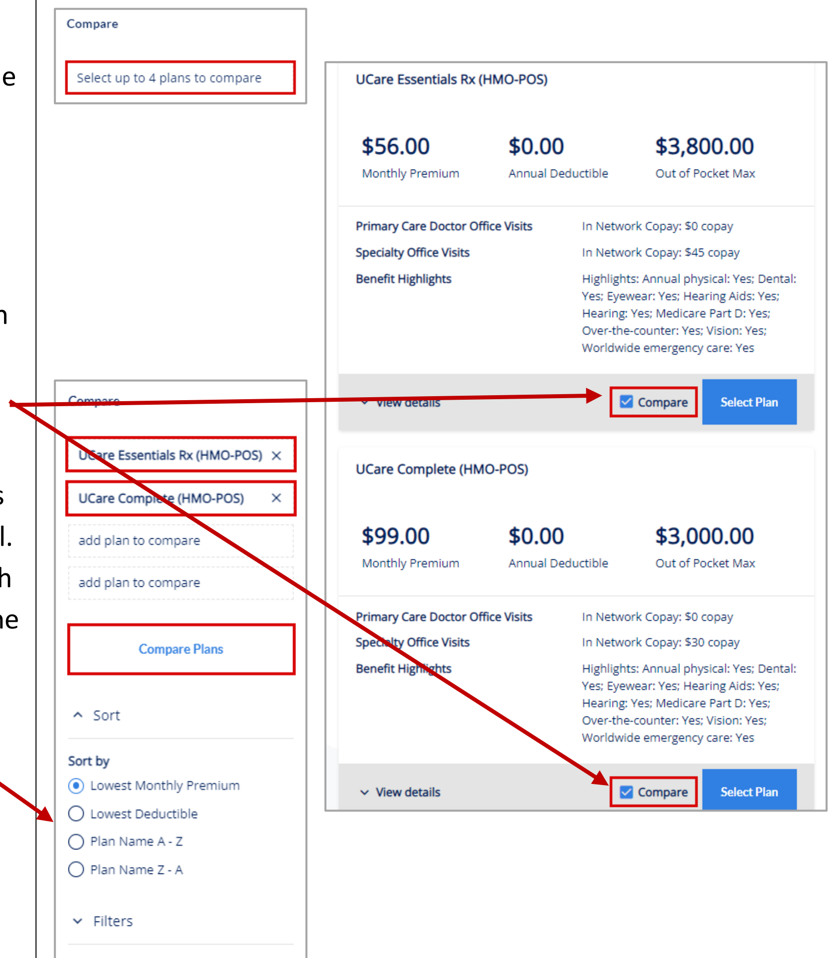
As noted in the section to Compare, up to 4 plans may be selected and compared.

To select a plan to be included in the comparison exercise, check the box labeled **Compare** in the plan details area.

By checking the boxes, the plans are added to the Compare panel. When the Broker is satisfied with their selections, they will click the box to Compare **Plans**.

NOTE: The comparison results can be sorted in one of four possible ways:

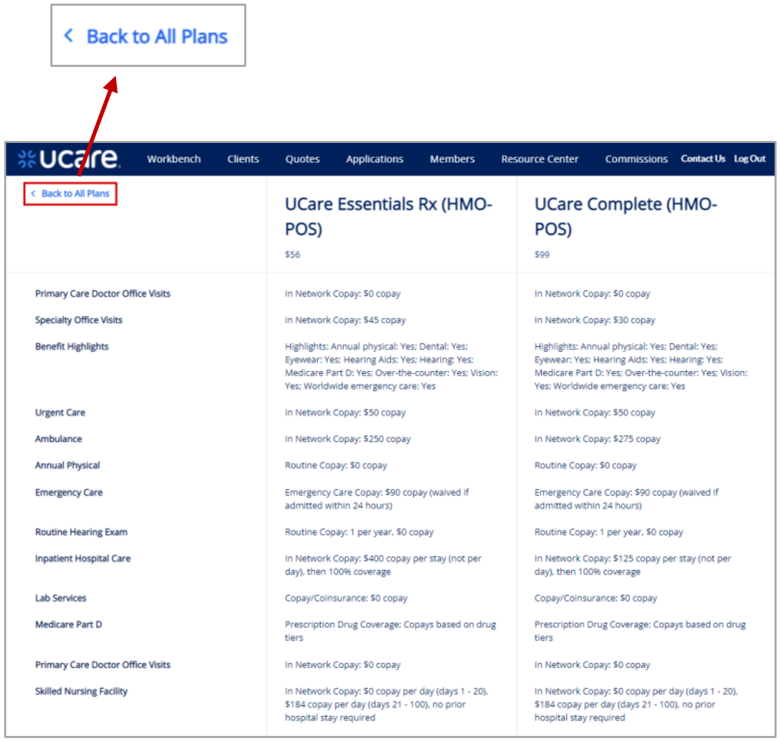
- Lowest Monthly Premium
- Lowest Deductible
- Plan Name A – Z
- Plan Name Z – A



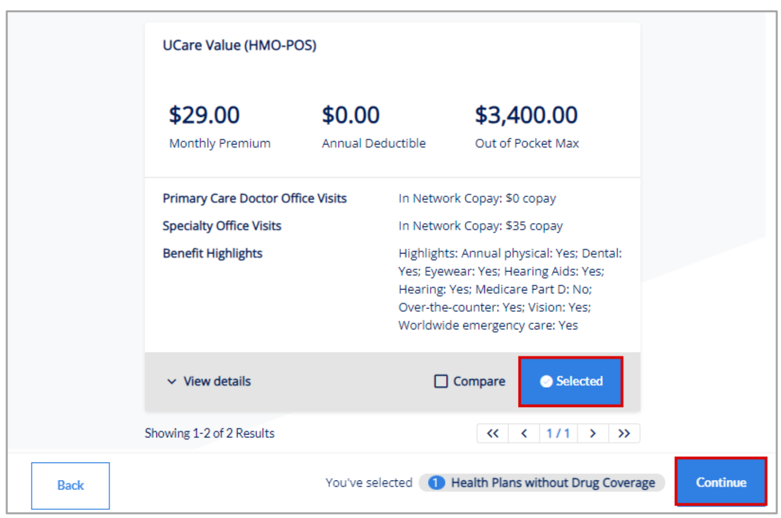
Seeing the selected plans side by side is helpful in comparing things like costs for office and specialist visits, out of pocket maximum amounts, and dental, vision, and pharmacy coverage levels.

A PDF of the *Benefits and Coverage* for each plan is available.

When finished examining and analyzing the plans, you may return to the previous page and see all plans by clicking **Back to All Plans**.



After returning to the plans under review, if the Broker is ready to proceed, they click **Continue** to move to the next page.

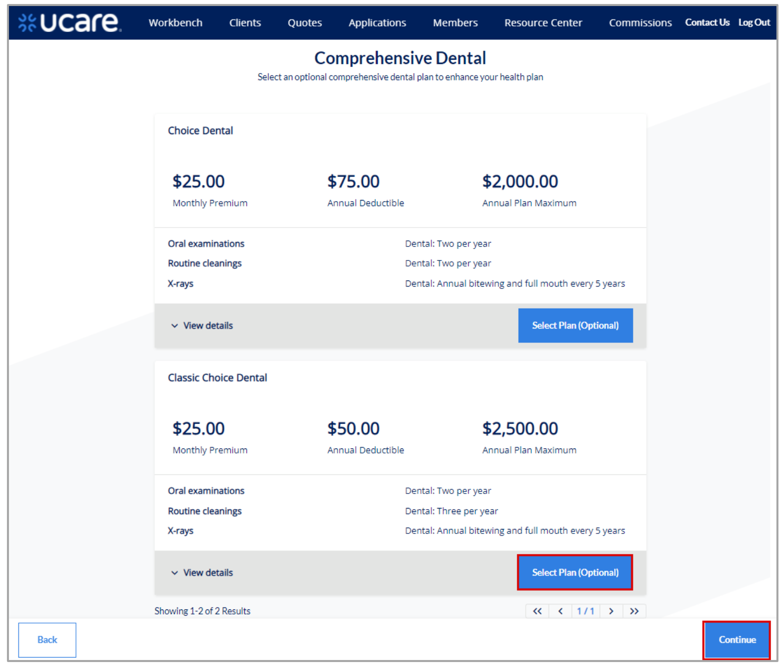


Select Dental Plans

Brokers may review and select separate, *Comprehensive Dental* plans that can be added to the quote based on their Medicare plan selections

This step is an optional step within the Medicare quoting workflow and is only available if the carrier offers *Comprehensive Dental* plans that can be purchased alongside the Medicare plans selected in the preceding step.

When ready to move on, click **Continue**.

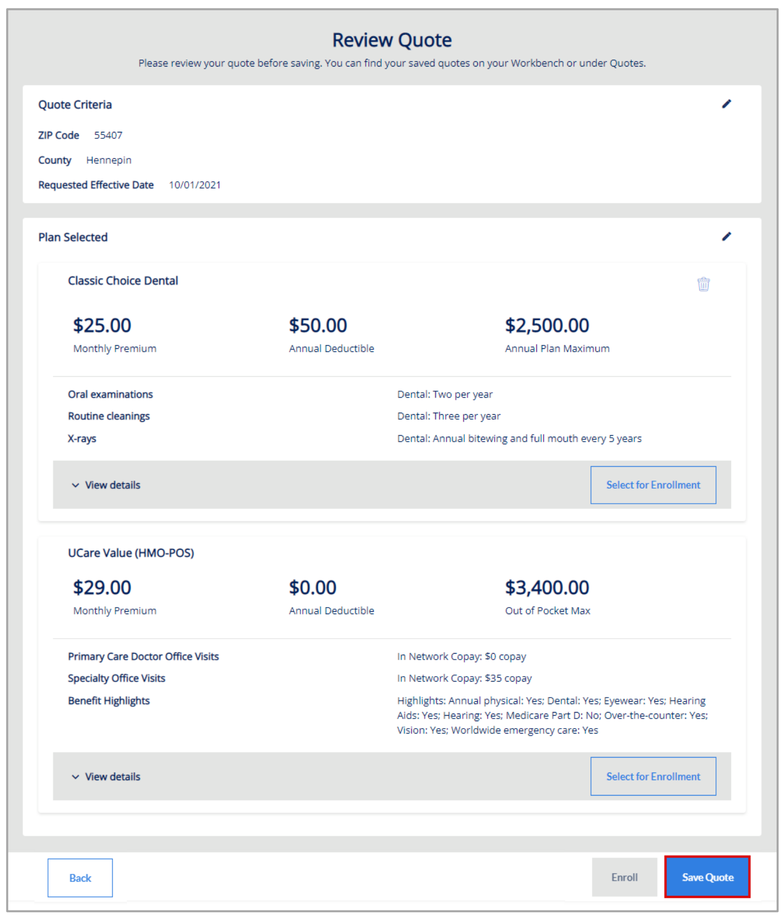


Review Medicare Quote

This feature allows Brokers to review the quote criteria used to generate the quote along with the Broker's plan selections.

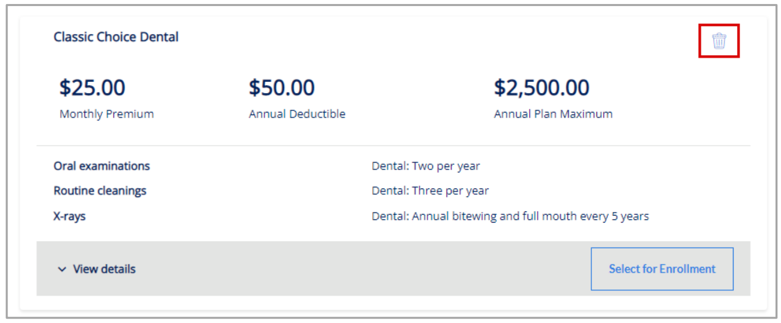
From here, Brokers can save the quote, begin the enrollment process, or create a proposal.

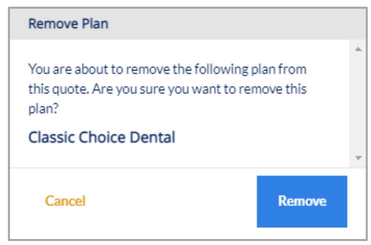
In this example, click **Save Quote**.



Remove Plan Confirmation

When a Broker tries to remove a plan from the quote, they will be asked to confirm their intent to remove the selected plan from their Medicare quote.

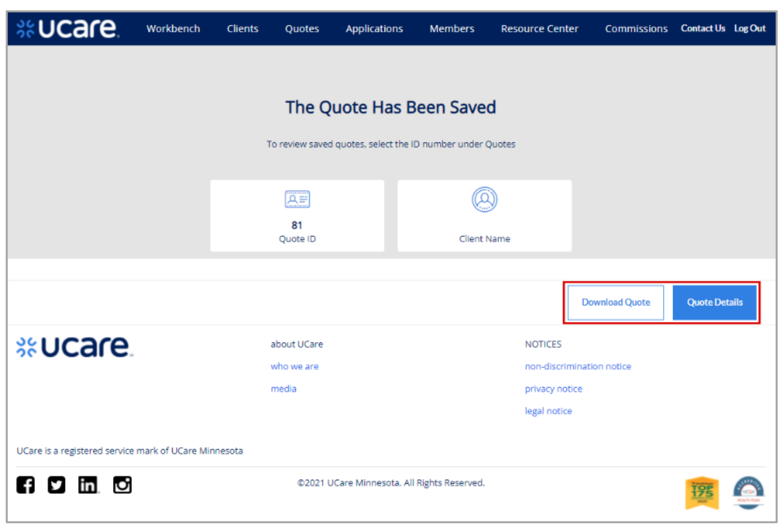




Save Quote Confirmation

You receive confirmation the quote has been saved.

You may view details of the quote by clicking *Quote Details*. You may also use the *Download Quote* button to download them to your device.



Manage Quotes

Quote Statuses

This table explains the statuses that are used to track the lifecycle of a quote.

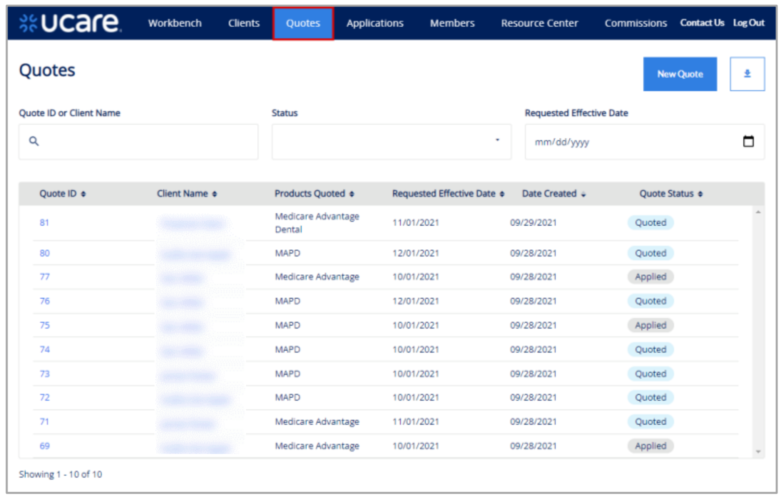
Quote Status	Definition
Quoted	The quote has been successfully saved.
Expired	The quote has expired. A quote will expire on the requested effective date if no application has been submitted.
Applied	The user has selected plans and initiated an application.

Quote List

The Broker can view a list of Quotes across all Clients on the *Quotes* list page.

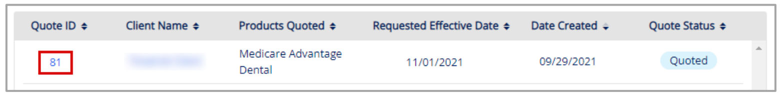
They may search for a quote by entering the *Quote ID*, the *Client Name* and/or the *Requested Effective Date*.

It is also possible to filter the Quotes list by *Status*.



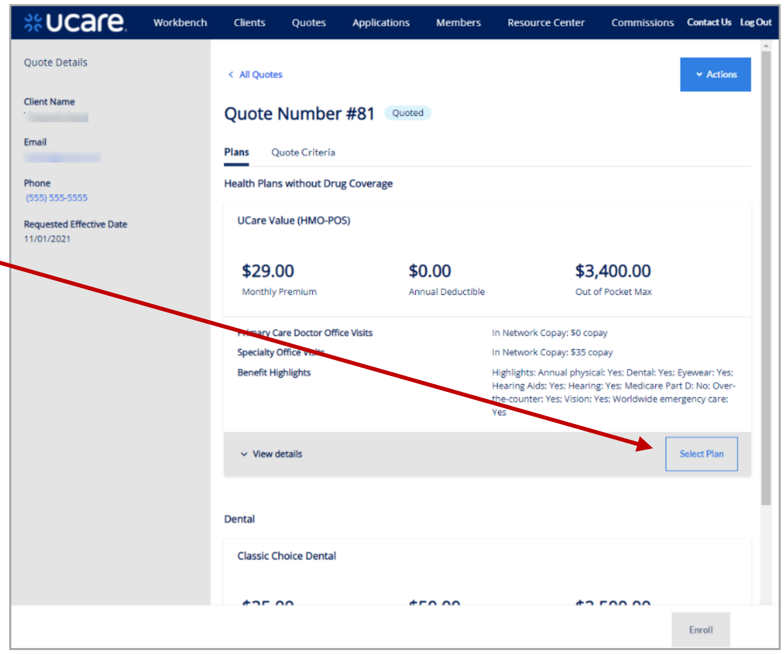
Quote Details

To view the details of a Quote, click the **Quote ID**.

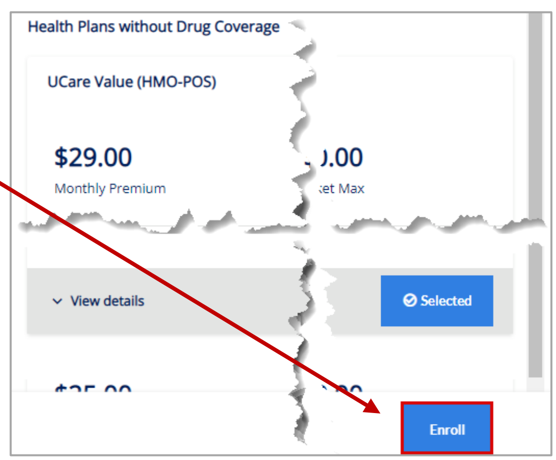


It is possible to enroll the client in the plans included in this quote.

To enroll, the Broker clicks the **Select Plan button** for the desired plans. The *Enroll* button then becomes active.



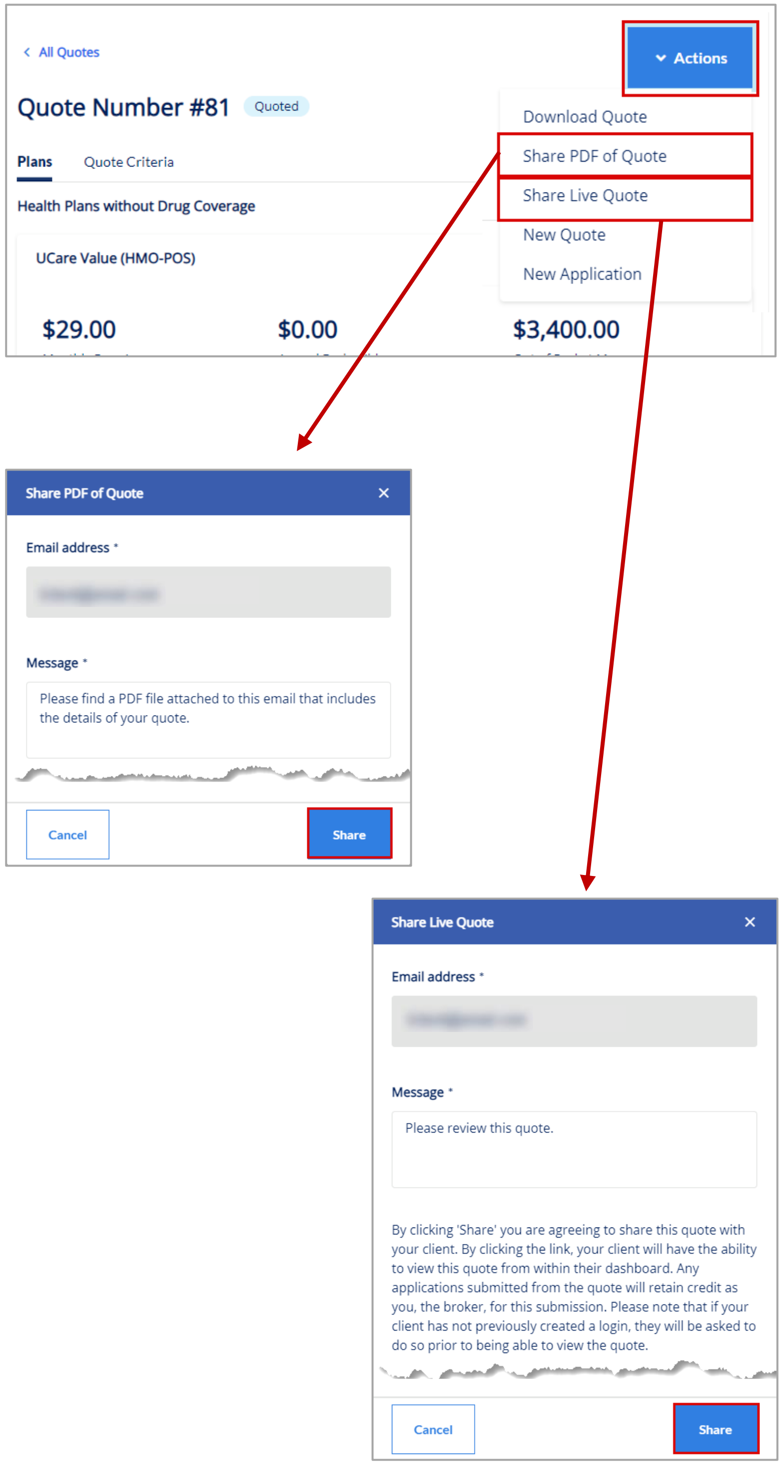
The Broker clicks **Enroll** to finish signing the client up for these plans.



Share Quote – Live and PDF

A Broker may share a Quote with a Client. The client is then able to login and view/edit that quote.

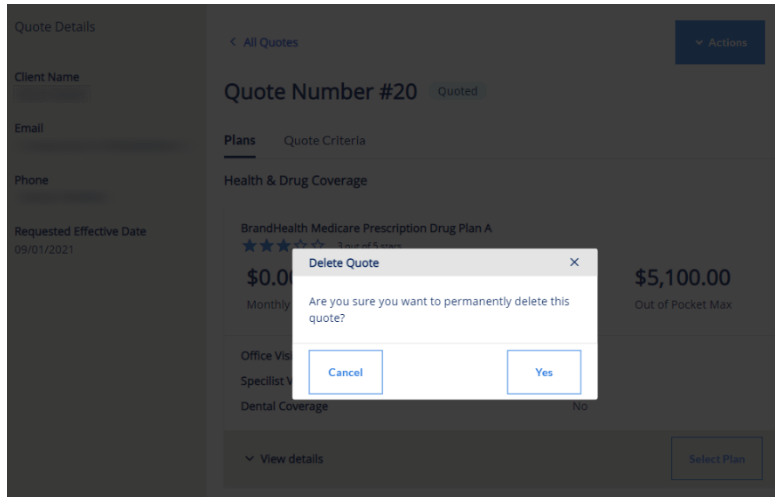
This feature is only available if both Shopping and Broker Portal have been purchased and are live in production.



Delete Quote Confirmation

When deleting a quote, the Broker will be asked to confirm they do, indeed wish to permanently delete a saved quote.

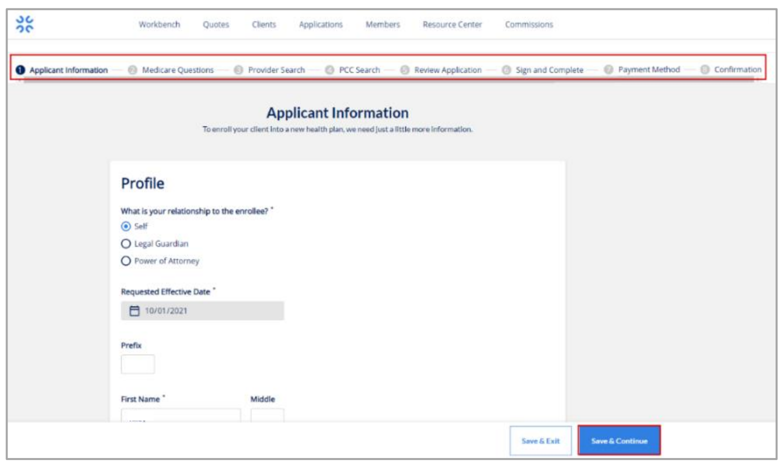
NOTE: Quotes can only be deleted when they are in an expired status.



Workflow Stepper

The workflow stepper tracks the steps of creating or completing the application from *Applicant Information* through *Confirmation*. The current step in the process displays in bold text.

The workflow stepper is situated above the main workspace / interface in a horizontal arrangement.



Medicare Applications

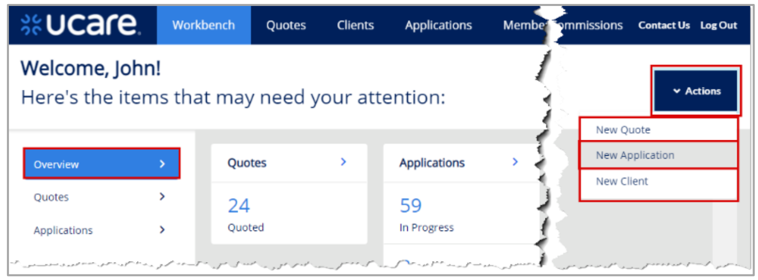
Create New Medicare Application

Start Applications (without Quote)

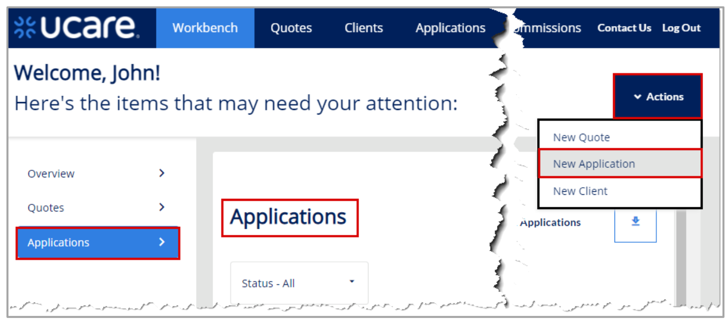
There are several ways to start an application, either associated to an existing Client, or not.
The examples that follow show initiating the application without an associated client or quote.

1. From the *Overview* page of the *Workbench*, click **Actions,** then choose **New Application**.
2. From the *Applications* page of the *Workbench*, click **Actions** then choose **New Application**.
3. From the *Applications* page, then click the **New Application button.**

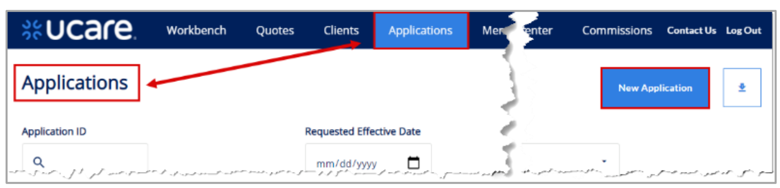
Example 1



Example 2



Example 3

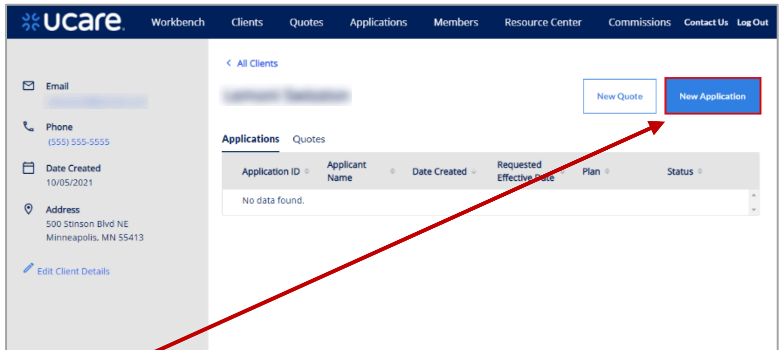


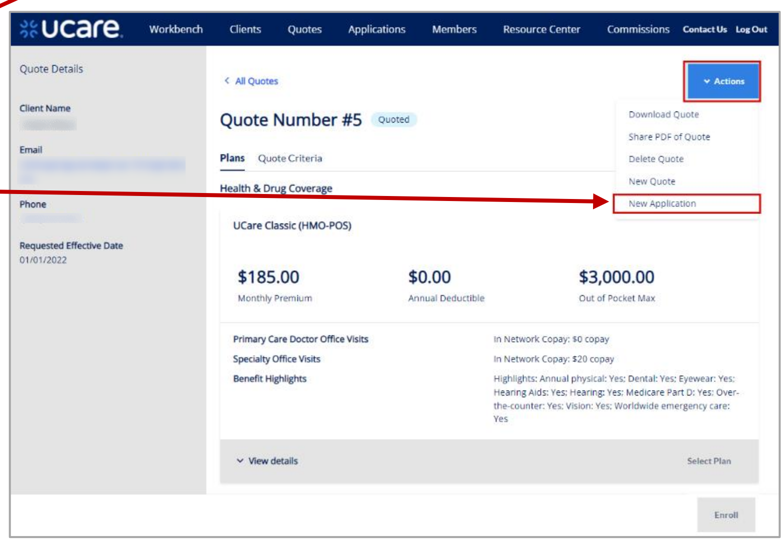
Application Initiation Alternatives

Although the above methods provide steps for starting an application without either an associated client or quote, do not overlook the fact it is still possible to complete an application using a saved quote, or from an existing client record.

Below are the two alternative methods a Broker may use to initiate an application:

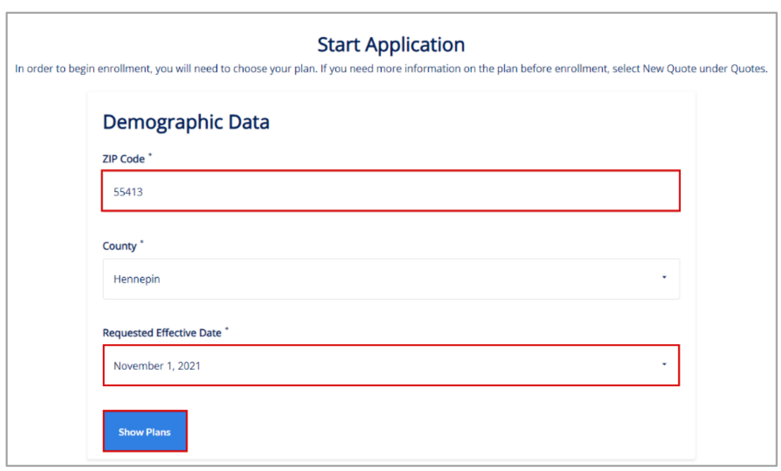
1. From the Client profile page, click **New Application**.
2. From the Quote itself click the **Actions** button, the select **New Application**.





On the *Start Application* page, enter **ZIP Code**, and **Requested Effective Date** (*County* will fill in from the corresponding *ZIP Code*).

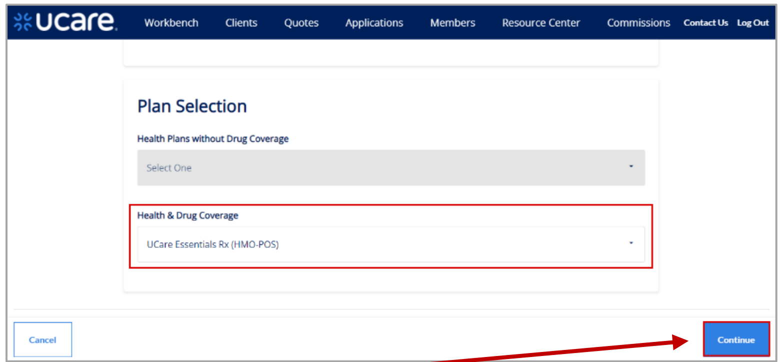
Click **Show Plans**.



Two selection options display: Drop-down lists containing *Health Plans without Drug Coverage* and *Health & Drug Coverage* options allow the Broker to make a selection as to the type of plan to be included in this application.

In this example, **UCare Essentials RX (HMO-POS)** is selected under *Health & Drug Coverage*.

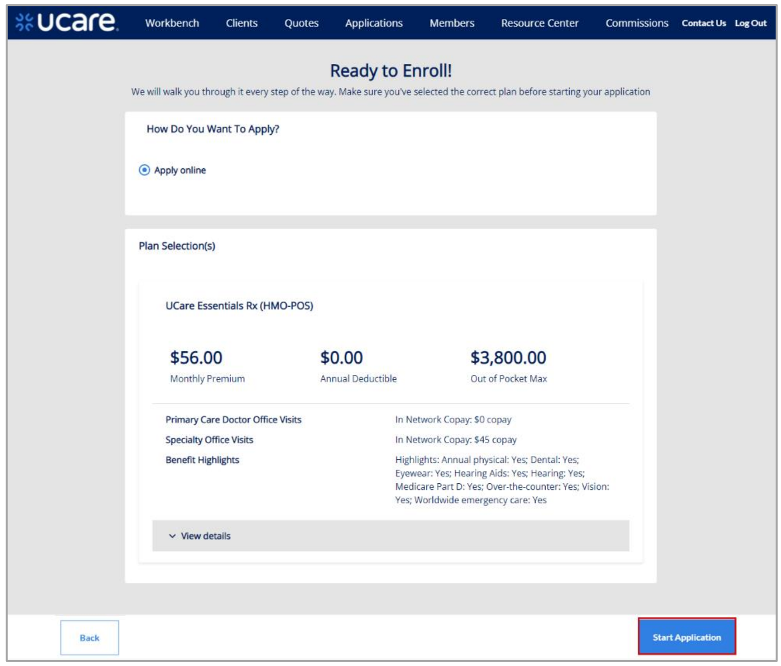
Click **Continue**.



You're Ready to Enroll

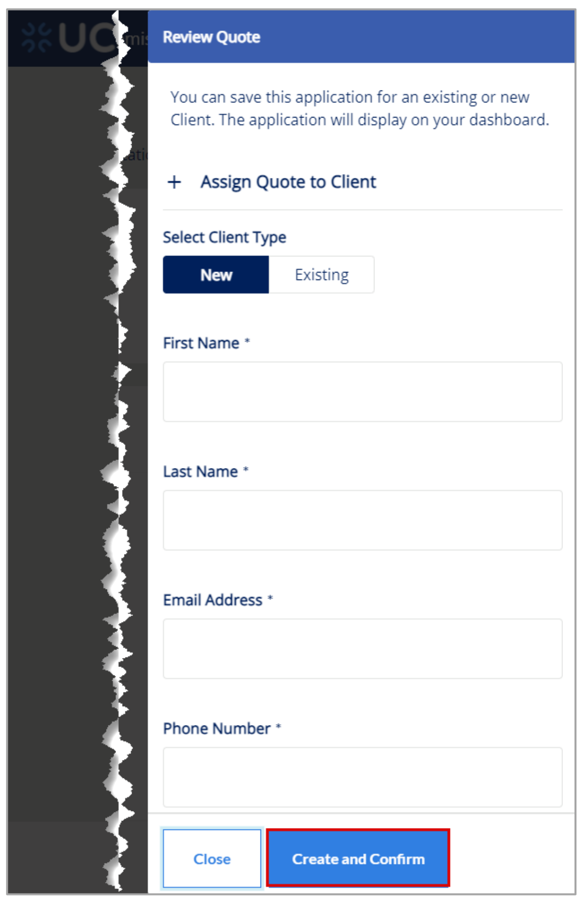
Select the button **Apply online** to activate the button to proceed:

Click the **Start Application** button.



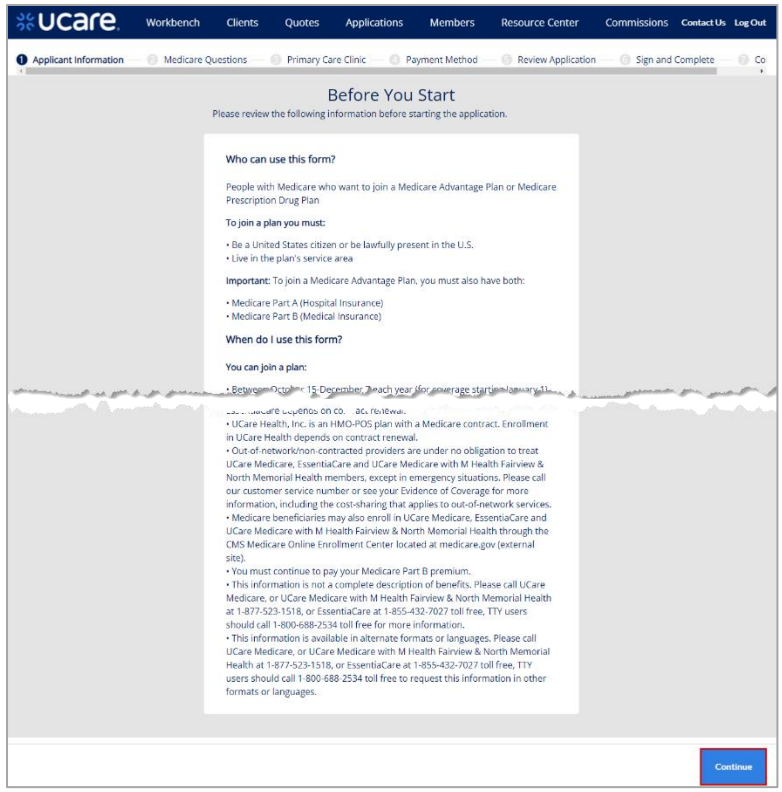
The application can be saved for an existing client, or a new one. If completing for an existing client, select the *Existing* button and proceed to search for the client.

For a new client, click **New**.



Before You Start

The information on this page must be reviewed before starting the application.



It includes a section with the heading:

You must read this information before you enroll in UCare Medicare, EssentiaCare, or UCare Medicare with M Health Fairview & North Memorial Health:

Medicare Eligibility

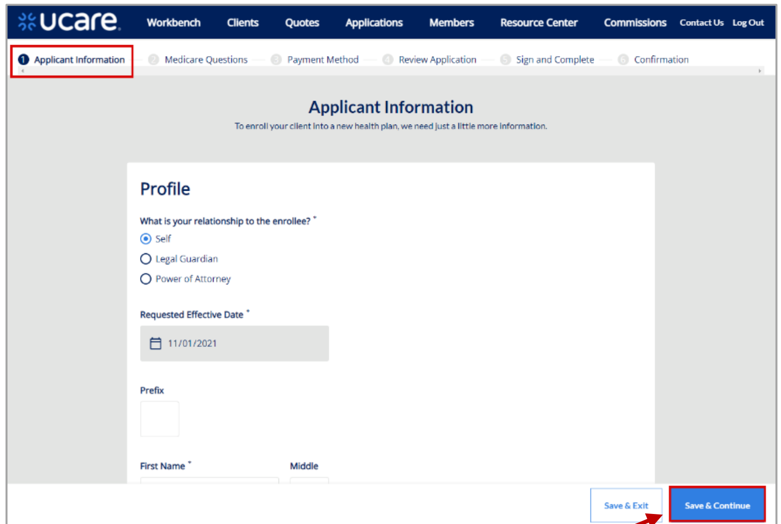
Applicant Information

The first question on the *Applicant Information* page is, *What is your relationship to the enrollee?* The choices are:

- *Self*
- *Legal Guardian*
- *Power of Attorney*

NOTE: This question corresponds to the question on the MEDICARE ENROLLMENT/Eligibility Information page in the old version of the Broker Portal (see page immediately above this one) that asks, *Is the contact also the subscriber?*

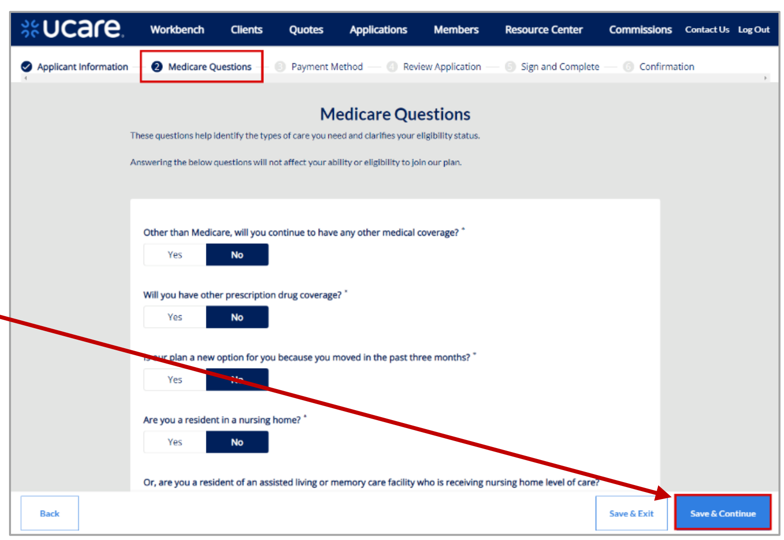
Complete remaining required fields and click **Save & Continue**.



Important Questions

The questions on the *Medicare Questions* page help identify the types of care needed and clarifies eligibility status.

After answering the questions, click **Save & Continue**.



Primary Care Clinic Selection

Allows Brokers to select a primary care clinic for the applicant during the application process. This step is optional. If the Broker would like to proceed, they click **Skip.**

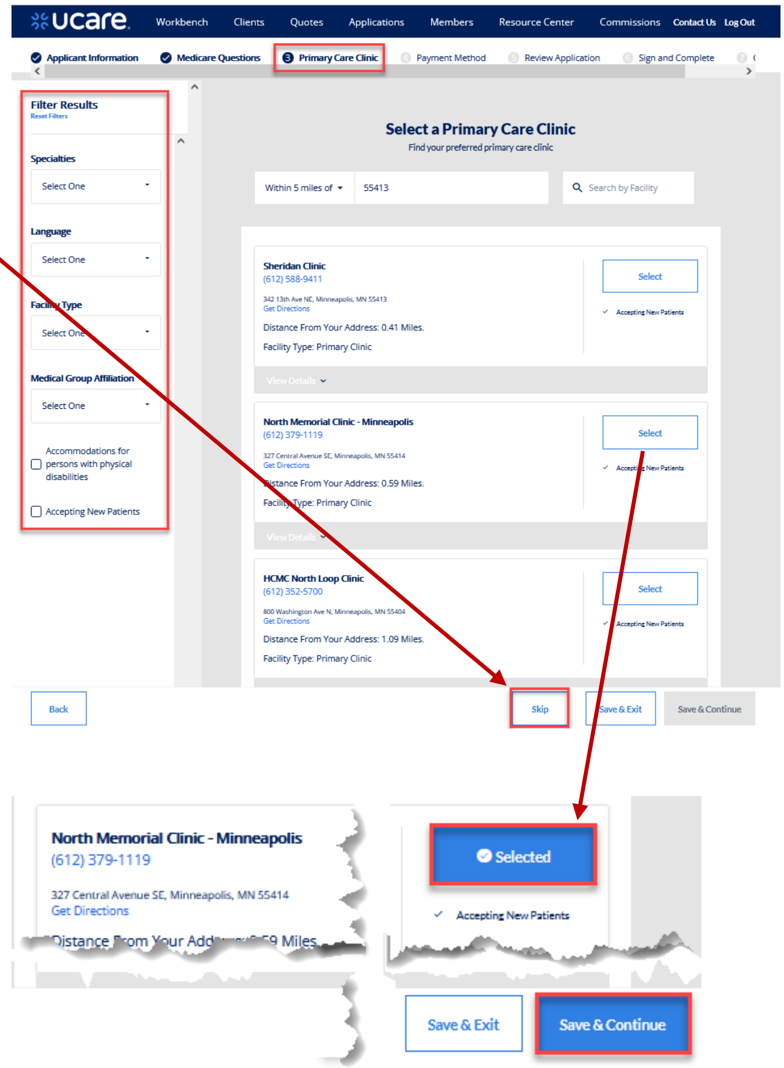
The clinics options are populated based on the applicant's zip code and the plan selected.

Brokers may search for a specific clinic by entering a clinic in *Search by Facility* field.

It is also possible to filter the clinic by:

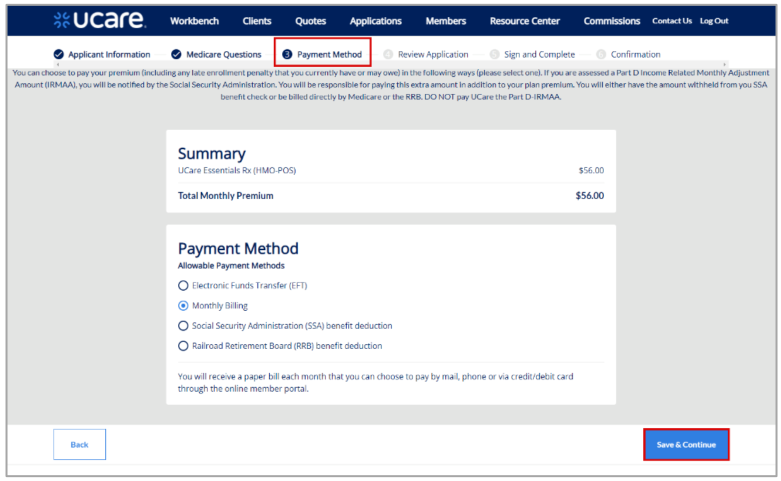
- *Specialties*
- *Language*
- *Facility Type*
- *Medical Group Affiliation*
- *Accommodations for persons with physical disabilities*
- *Accepting New*.

If the Broker is ready to proceed, they click **Select.** For the plan they've chosen *Select* now reads *Selected.* The Broker may now click **Save & Continue** to move to the next page.



Payment Information

This feature requires Brokers to indicate how the monthly premiums will be paid.



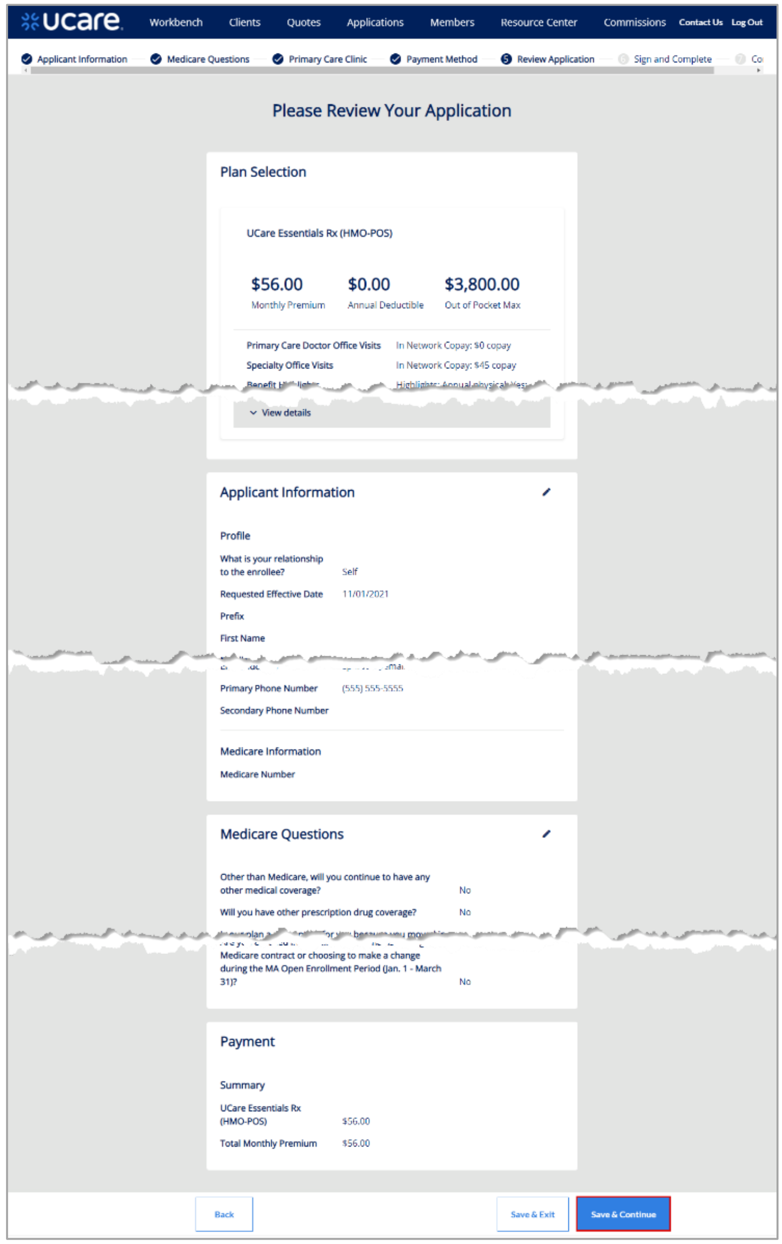
Review Application

Review each section of the application carefully before saving it.

Sections include:

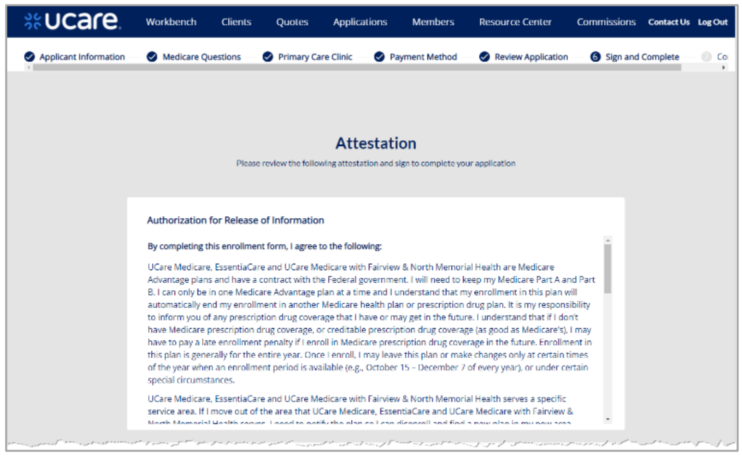
- *Plan Selection*
- *Applicant Information*
- *Medicare Questions*
- *Payment*

When satisfied, click the **Save & Continue** button.



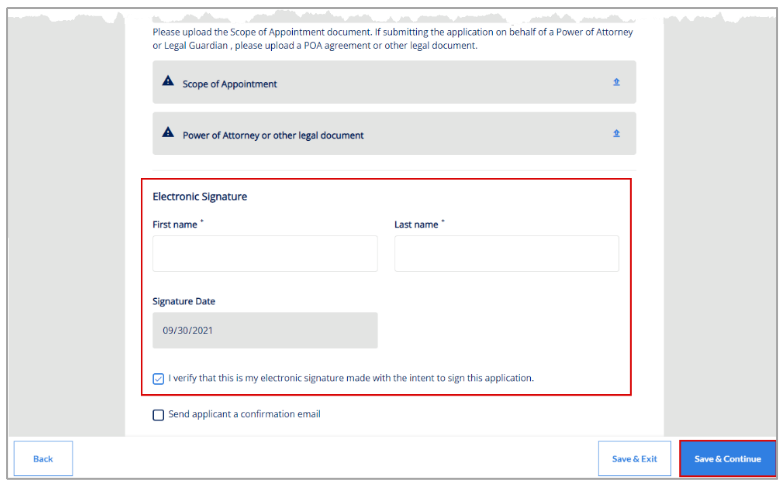
Authorization & Signature

The *Attestation* page includes verbiage the applicant must agree with to submit the enrollment form and sign and complete the application.



The *Electronic Signature* section is at the bottom of this page.

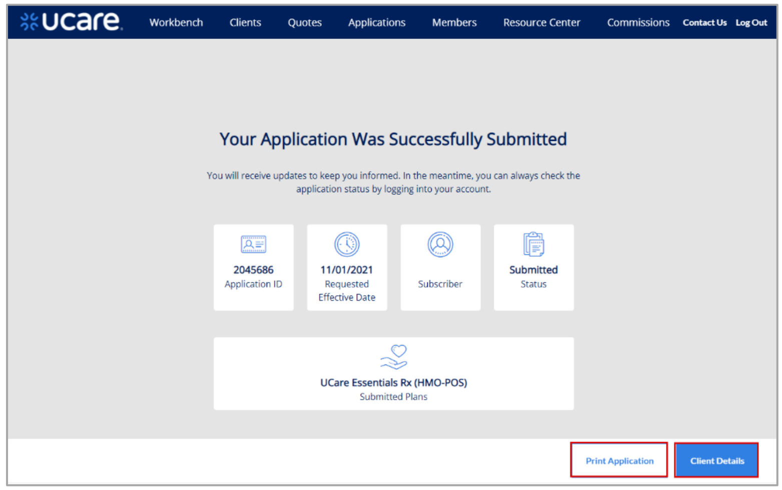
Enter *First Name* and *Last Name*, check the box to verify the electronic signature, then click **Save & Continue**.



Application Submission Confirmation

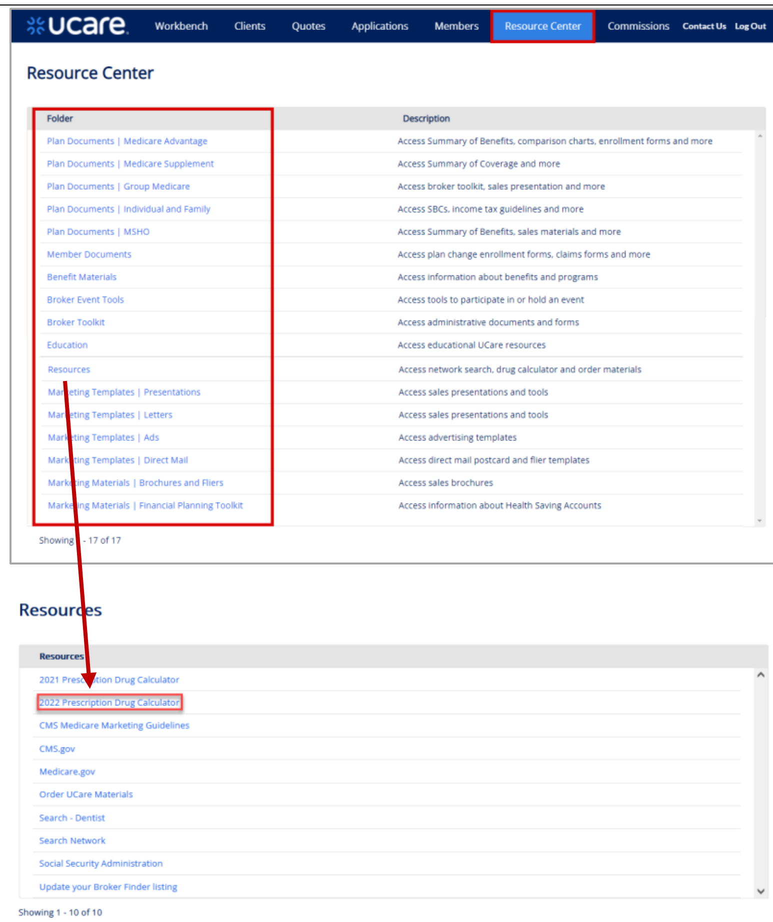
After submitting the application, a confirmation page displays.

You may *Print Application* or view *Client Details* by using either of the buttons at the bottom of the page.



Resource Center

Click the *Resource Center* link on the blue navigation bar at the top of the page to view folders filled with resources available to Brokers for working with UCare.



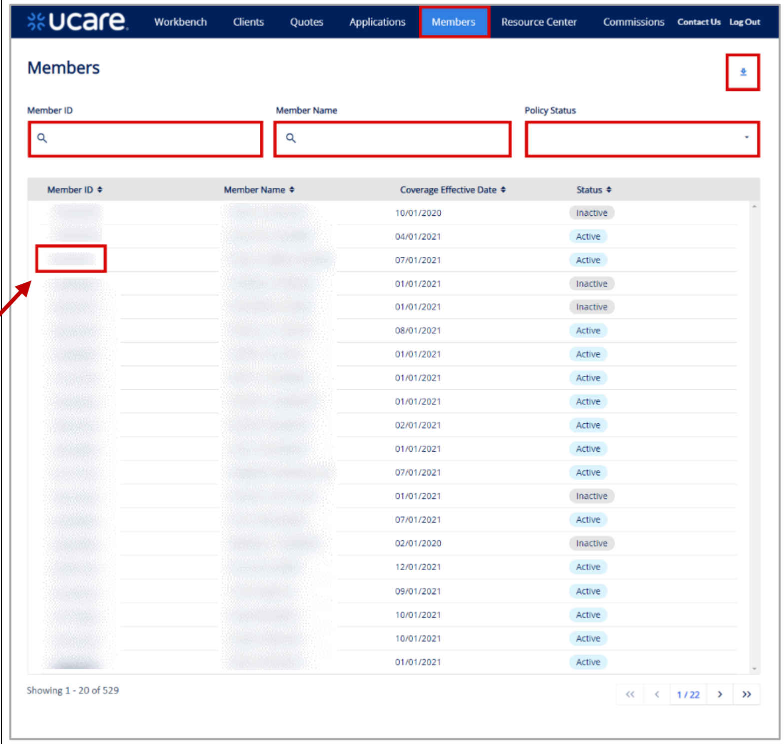
Members List

The Broker may view a list of *Members* and their associated policies.

It is possible to search the list of members by entering the *Member ID*, *Member Name*, or filtering on Policy Status.

It is also possible to export the list by clicking the **Export** button .

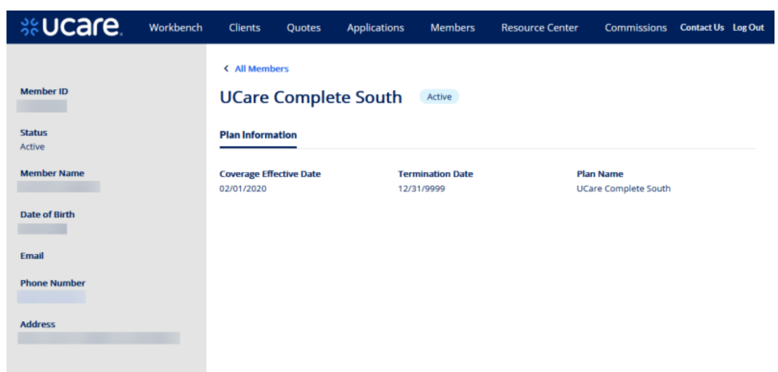
Click on the **Member ID** to open and view the Member record.



Member Details

This feature allows the Broker to view the details of a specific policy.

Plan information:



Benefits information:

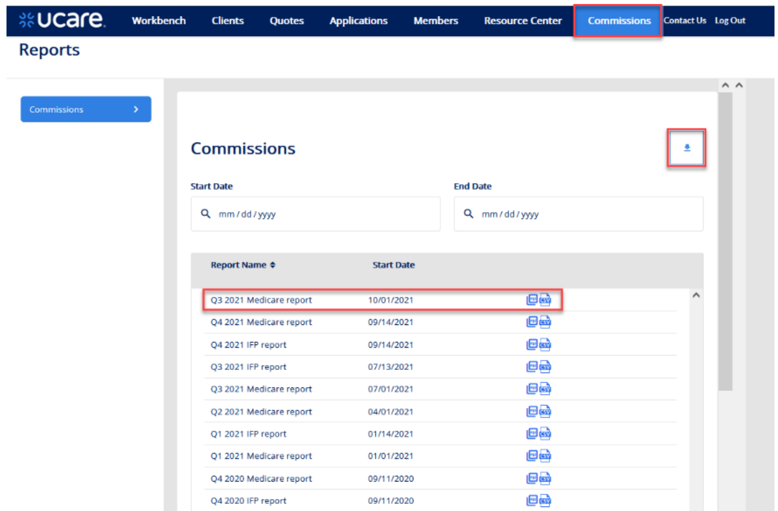
Coming Soon

Commissions

The Commissions Report allows Brokers to review a list of their commission statements and access their details.

Select the **PDF** icon to download a .pdf file format of the report or select the **CSV** icon to access a .csv file.

It is also possible to export the list by clicking the **Export** button .



Session Inactivity

Brokers will automatically be logged out of the Portal during an inactive session.

A warning that you are about to be logged out displays giving you a chance to extend the session or logout.

To remain in the system, click **Continue** and you will be able to keep working.

If you do nothing, you will be logged out after approximately 30 minutes of inactivity.